

## D. Register to Vote

The National Voter Registration Act of 1993, often referred to as “Motor Voter,” is a federal law that requires the MVA to provide its eligible customers the opportunity to apply to register to vote, or update voting information, during a driver’s license or photo identification (ID) card transaction.

## E. Insurance Requirements

All motor vehicles registered in Maryland must be insured by a company licensed in Maryland. Vehicle owners must have their vehicles insured for personal injury and property damage liability in amounts required by law. REMEMBER: IT IS AGAINST THE LAW TO DRIVE WITHOUT VEHICLE INSURANCE! IF YOU DO NOT MAINTAIN YOUR VEHICLE INSURANCE ON ALL VEHICLES, YOU WILL BE FINED UP TO \$2500 PER VEHICLE EACH YEAR. See the MVA website for additional information regarding specific amounts of required insurance.

Effective October 1, 2016, all drivers are required to have in their possession, at all times while operating a motor vehicle, a valid insurance identification card. This card may be in electronic format and must be presented on request of a law enforcement officer. Failure to comply with this requirement may result in the imposition of fines.

## F. Seat Belt Law

Maryland Motor Vehicle Law requires that the driver and all passengers of a motor vehicle must wear a seat belt or be restrained in a child safety seat if applicable.



## G. Child Safety Seats



All children under age eight must ride in an appropriate child safety seat, unless the child is 4’9” or taller. The restraint must be used in accordance with the child safety

seat and vehicle manufacturers’ instructions. Child safety seats include car seats, booster seats or other federally approved child safety devices. If you are unable to purchase or obtain a child safety seat, you may contact Kids In Safety Seats (KISS), at the Maryland Department of Health and Mental Hygiene at 800-370-SEAT. KISS coordinates loaner programs in various areas of the State that rent car seats or booster seats at a minimal cost to families who cannot afford to purchase them. Seat availability may vary per site.

## H. Air Bags

Air bags are important safety devices that provide protection in crashes. For best protection:

- they must be used in combination with the vehicle’s lap and shoulder belt;
- children in a rear-facing car seat should never ride in the front seat of a vehicle with a passenger air bag.
- sit as far back from the steering wheel as practical. Try to maintain 10-12 inches from the steering wheel to the chest;
- children, under age 13, should ride buckled up in a rear seat, in an appropriate child safety seat or seat belt;
- pregnant women should place the lap portion of the seat belt under the abdomen as low as possible on the hips and across the upper thighs and the shoulder belt over the rounding of the belly.